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Docket No. 3892-4000
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: **SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS**
PRELIMINARY AMENDMENT ACCOMPANYING RCE

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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GROUP 3600

Sir:

Responsive to the Official Action (Paper No. 21) dated January 8, 2004, Applicant respectfully requests reconsideration in view of the following amendments and remarks.

A **listing of claims** begins on page 2 of this paper.

Remarks/Arguments begin on page 35 of this paper.